



Islamic Fintech and Customer Experience: A Bibliometric Analysis

Rachid Ziky^{1*}, Mohamed Laarj², Abderrahim Idboufakir¹, Ahmed Abriane¹

¹Faculty of Legal, Economic and Social Sciences of Agadir, Ibn Zohr University, Agadir, Morocco, ²National School of Business and Management, Ibn Tofail University, Kénitra, Morocco. *Email: rachid.ziky@edu.uiz.ac.ma

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ABSTRACT

The business sector has seen accelerated advancements in technological innovations, most notably in artificial intelligence and blockchain technologies. This transformation is likely to have a significant impact on Islamic finance and, ultimately, on the customer experience. Indeed, this article aims to examine publication trends related to Islamic FinTech and customer experience. To achieve this, we adopt a bibliometric analysis coupled with a systematic quantitative literature review (SQLR). References were collected from the Scopus database over the period from 2016 to 2025. The application of selection criteria resulted in a final dataset of 664 publications. The results reveal a substantial increase in publications, particularly from 2023 onwards. Moreover, this bibliometric analysis indicates that only a limited number of authors from South and Southeast Asia have exerted a notable influence in the field in terms of publication volume.

Keywords: Bibliometric Analysis, Customer Experience, Islamic FinTech, Publications Trends, Systematic Quantitative Literature Review

JEL Classifications: M31, G21, O32

1. INTRODUCTION

Digital technologies have rapidly transformed the global finance system. This means they have changed how services are provided, how companies function, and how customers engage with them (Gomber et al., 2017; Hasan et al., 2020; Lee and Shin, 2018; Lemon and Verhoef, 2016; Patange et al., 2025). This new development also involves Islamic FinTech, where financial tech is essential for making financial services easier to access, boosting efficiency, and enhancing the experience for customers. In Islamic FinTech, these technologies need to align with ethical and norm-driven rules that follow Islamic law. These technologies also follow Sharia-compliant ethical and normative principles (Dawood et al., 2022; Firmansyah and Anwar, 2019; Hanif and Fawwaz, 2025).

Islamic FinTech is about bringing new technology into the world of Islamic finance. The aim is to create online products, services, and ways of doing business that follow Sharia principles (Kiliç, 2023).

Given the increasing integration of technology, Islamic finance, and customer-focused strategies, it is essential to conduct a comprehensive examination of the current literature. This review will help to pinpoint existing trends, research pathways, and new challenges. Accordingly, this study adopts a systematic quantitative literature review (SQLR) combined with a bibliometric analysis of research on Islamic FinTech and customer experience.

Systematic quantitative literature reviews are widely recognized and increasingly applied in contemporary research (Perez-vega et al., 2022; Pickering & Byrne, 2014). They provide a structured, rigorous, and analytical framework for organizing extensive scientific knowledge while enabling the identification of research trends and knowledge gaps (Paul and Criado, 2020; Ziky et al., 2024; Ziky et al., 2024). This methodology is extensively employed in the social sciences (Tranfield et al., 2003) and, more specifically, in management and marketing research (Christofi et al., 2021; Paul and Feliciano-Cestero, 2021).

Moreover, it allows the development of flexible and dynamic databases that can be easily updated and queried for comprehensive bibliometric analyses (Pickering & Byrne, 2014).

However, although several systematic reviews have already been conducted in related domains including the recent bibliometric study by Nathie et al. (2023) on conventional and Islamic finance literature, the literature reveals a clear lack of systematic reviews specifically focusing on empirical studies at the intersection of technology, Islamic finance, and customer experience. This gap highlights the need for research that addresses behavioral, perceptual, and experiential dimensions of Islamic FinTech adoption.

Accordingly, this study aims to address this gap by providing a systematic quantitative review of the existing literature, supported by a detailed bibliometric analysis. This article aims to highlight research trends on the topic of Islamic FinTech and customer experience. Specifically, it seeks to provide an overview of the evolution of publications over the past decade, the most productive authors, the relevant journals, as well as the geographic distribution of research addressing the aforementioned topic. Consequently, the central research question can be expressed as follows: What are the current scientific research trends regarding Islamic FinTech and customer experience?

The present article is divided into two main sections. The first section is dedicated to presenting the adopted methodology, while the second section focuses on the analysis and discussion of the results derived from the bibliometric analysis.

2. METHODOLOGY

In this methodological section, three components will be detailed. First, the methods of data collection and analysis will be presented to ensure the gathering of relevant references for the analysis. Second, we will present the main research objectives along with their associated sub-questions. Finally, we will outline the approach taken for data collection in this study.

2.1. Data Collection and Analysis Method

An updated evaluation of current studies on the present study combines SQLR with bibliometric analysis. Moreover, only a single database, Scopus, was used. The SQLR methodology is widely recognized as a rigorous tool for evaluating a defined body of scientific literature systematically and is extensively used in the social sciences and management disciplines. It offers several advantages, including the ability to identify gaps in existing literature precisely (Paul and Criado, 2020).

In this context, applying the SQLR methodology provides multiple methodological benefits. First, this approach is objective because it relies on pre-established criteria for selecting and analyzing studies, which minimizes the risk of subjective bias in interpreting results. Second, reproducibility is another major advantage because the SQLR follows systematic, replicable protocols for data collection, selection, and analysis (Tranfield et al., 2003; Kraus et al., 2020).

Furthermore, this SQLR allows for the replication of the research while ensuring the validity and reliability of the results. In this way, it provides a comprehensive view of the current state of knowledge in the given field, thereby facilitating the development of future research (Tranfield et al., 2003).

After collecting the most relevant references through the SQLR approach, we conducted a bibliometric analysis. This method is widely used in management research (Donthu et al., 2021; Khan et al., 2021; Salem and Shahimi, 2025). The purpose of using this method is to provide an overview of research trends on the topic of Islamic FinTech and customer experience (Abu-Husin et al., 2025; Alshater et al., 2022; Liu et al., 2020).

Thus, relevant literature was selected based on specific criteria through a systematic review.

2.2. Study Aims and Research Questions

This article aims to present research trends on the topic of Islamic FinTech and customer experience, including the evolution of publications over the past decade, the most productive authors, and related aspects.

In this regard, a set of sub-questions was formulated to address the aforementioned research problem:

- What is the temporal evolution of academic research on the topic of Islamic FinTech and customer experience?
- Who are the most influential authors in this field?
- Which journals are the most relevant in this research field?
- How are the publications geographically distributed?

To address these questions, an article selection approach was adopted.

2.3. Data Collection Process

Scopus, a well-known database of indexed scientific publications, provided the data used in this analysis (Mohamed and Redzuan, 2025; Rusydiana et al., 2021; Azzahro and Indra, 2024; Suban, 2023). Scopus indexes publications dating back to 1966 and spans a broad spectrum of disciplines, including the physical, health, life, and social sciences.

The choice of Scopus over the Web of Science is justified by two main considerations. First, Scopus provides broader coverage, estimated to be approximately 60% larger than that of the web of science two main considerations justify the choice of Scopus over the Web of Science. First, the coverage of Scopus is broader, approximately 60% larger compared to the Web of Science (Shaheen, 2025; Więcek-Janka and Szewczuk, 2022; Zhao and Strotmann, 2015). Second, bibliometric studies and systematic quantitative literature reviews in the social sciences typically rely on a single database to avoid potential inconsistencies in data matching arising from the use of multiple sources (Galati and Bigliardi, 2019).

The data were collected for the period 2016-2025. This time frame is particularly relevant due to the significant evolution of financial technologies and Islamic finance during this decade.

Particularly, the choice of this period is justified by the rise of technological innovations, notably artificial intelligence and blockchain. Consequently, the chosen period focuses on the past decade in order to capture technological advancements that may have influenced this research field.

The document corpus was created using a predetermined list of keywords related to the research topic. The following query was applied to search the Scopus database using the Boolean operator “AND”: (Islamic FinTech AND customer experience). Indeed, the collection of references was carried out using keywords reflecting the research topic. Thus, the following terms were used in the Scopus database with the Boolean operator “AND”: (Islamic FinTech AND customer experience) in the “All Fields” category. Figure 1 shows the reference selection procedure.

2,061 documents were found using the original search strategy. The research areas (Business, Management and Accounting; Economics, Econometrics and Finance; Social Sciences), document type (article), study period (2016-2025), publication status (final), and language (English) were then taken into consideration when applying strict inclusion criteria. A final dataset of 664 documents was kept for the bibliometric analysis following the application of these criteria.

3. RESULTS AND DISCUSSION

The key conclusions of the bibliometric analysis of the literature on Islamic FinTech and customer experience are presented and discussed in this section. To assess the field’s maturity and growth dynamics, the temporal evolution of publications over the past 10 years was examined. Subsequently, an analysis of the most productive authors and the most relevant journals will be conducted.

Furthermore, the trend of publications by country will be presented in this bibliometric analysis, with a focus on the countries exhibiting the highest scientific output in this field.

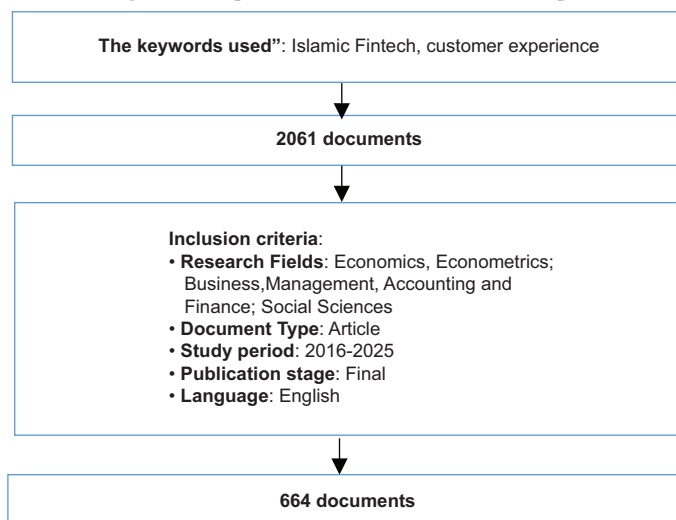
3.1. Publication Trends Over the Last Decade

The analysis of scientific output allows for the examination of a domain’s maturity. Figure 2 highlights the evolution of publications in the field of Islamic FinTech and customer experience over the past decade.

The continuous increase in publications on Islamic FinTech and customer experience from 2016 to 2025 show how this new field of study is developing. The volume of scholarly contributions was low in the early years, indicating an early stage with few inputs. This early stage is frequently linked to fundamental research that establishes the foundation for the discipline’s conceptual and methodological approaches.

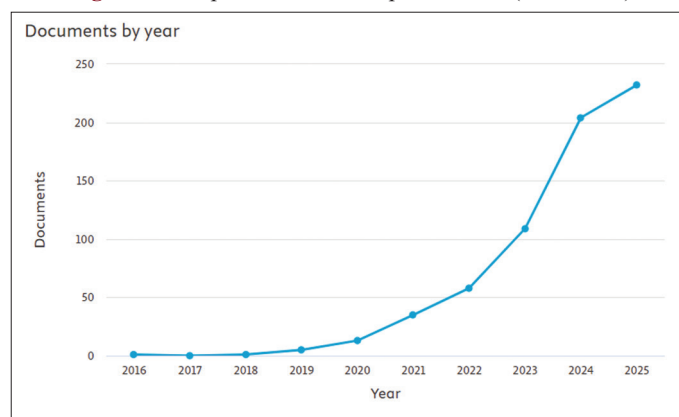
Furthermore, publications have experienced a notable increase since 2019. This observation suggests that research in the field of Islamic FinTech and customer experience is becoming increasingly developed within the academic community. Similarly, the period between 2020 and 2022 is marked by a considerable

Figure 1: Steps for reference collection on Scopus



Source: Authors

Figure 2: Temporal evolution of publications (2016-2025)



Source: Scopus database

rise in publications. This reflects the research efforts undertaken to achieve a better understanding of the relationship between innovation in Islamic finance and customer experience.

Moreover, the results reveal a significant increase in publications in 2023, reaching a peak in 2025. This finding indicates that the subject has been incorporated into academic discussions to provide a clear perspective on the development of financial technology within Islamic finance and its impact on customer experience. The temporal distribution of publications indicates the increasing importance of Islamic FinTech and customer experience as a structuring axis of contemporary research, thereby fully justifying the implementation of an in-depth bibliometric analysis.

In this regard, the results of the current bibliometric analysis are in agreement with the overarching scientific framework within the discipline, where themes such as the digitalization of financial services, the competitiveness of Islamic institutions, and customer orientation are increasingly explored by the academic community. Indeed, several recent bibliometric studies report a significant increase in publications on FinTech, digital transformation in financial services, and the implications for customer experience,

particularly in the context of Islamic finance (Alshater et al., 2022; Belouarrat and Azegagh, 2025; Jafri et al., 2025). These studies confirm the growing relevance of these topics and fully support the need for a comprehensive bibliometric analysis in the present study.

3.2. Most Productive Authors

Scientific productivity of authors represents a key indicator for understanding the intellectual structure and research dynamics within the field of Islamic FinTech applied to customer experience. In this regard, Figure 3 highlights the leading contributors who have shaped this domain through their publications indexed in the Scopus database.

Academic contributions are primarily driven by a small circle of researchers who play a prominent role in advancing this area of study. A notable finding is that Al-Okaily M. is the most productive author, with a publication volume that is much higher than that of his peers. This indicates that this author could serve as a key reference researcher in the field, providing inspiration for other scholars interested in the domain.

In the same vein, Bhatnagar P., Kumar J., Rani G., and Rani V. rank second as the most productive researchers in the field of Islamic FinTech and customer experience, each having published six articles.

Furthermore, other authors show interest in the topic, though to a slightly lesser extent than the previously mentioned researchers. In this regard, Alghizzawi, Alhantaleh, Khaddam, Rabbani, and Rajesh have each published five articles. This finding indicates that scholars from various fields, such as Islamic finance, information systems, and service marketing, are engaged in the domain of Islamic FinTech.

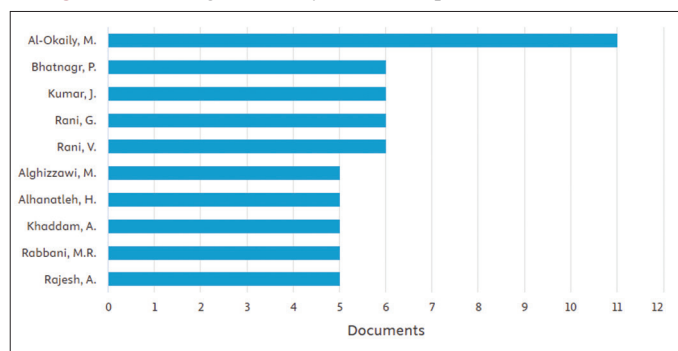
The results provide insight into the need to strengthen research in this field through international collaborations, particularly involving scholars from countries with well-developed Islamic finance sectors, in order to ensure a better understanding of the subject.

3.3. Most Prominent and High-impact Journals in the Field

A fundamental step in bibliometric analysis involves pinpointing the top journals in terms of productivity and influence, enabling a clearer overview of key publications. The number of articles in these journals is shown in Figure 4.

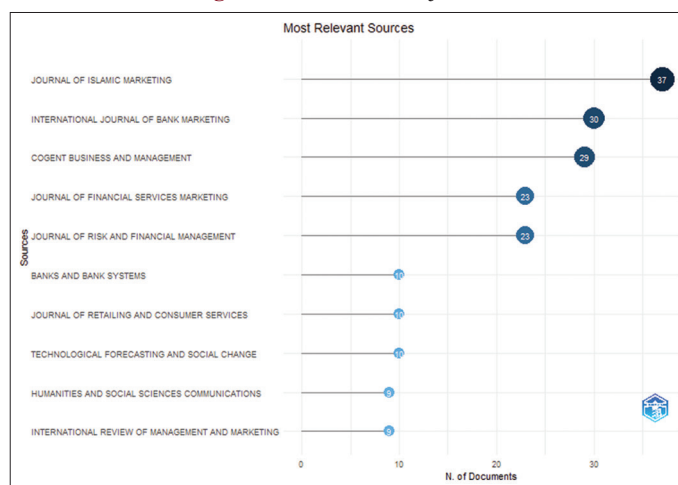
Within this research domain, the *Journal of Islamic Marketing* emerges as the most productive publication outlet as Figure 4 illustrates. 37 documents have been published by it. The journal's critical role in disseminating research on marketing and behavioral aspects related to Islamic financial services is highlighted by this high level of output. The *International Journal of Bank Marketing* is a well-known source of literature on this subject, with a total of 30 documents published in the field. This finding supports the idea that customer experience and banking marketing problems are important concerns in the digital transformation process.

Figure 3: Leading authors by number of publications in the field



Source: Scopus database

Figure 4: Most relevant journals



Source: Bibliometrix

Additionally, Cogent business and management has contributed to 29 publications, indicative of a consistent effort to advance the field of Islamic FinTech management and organization analysis. The *Journal of Financial Services Marketing* and the *Journal of Risk and Financial Management* each contain 23 documents, indicating a notable interest in the commercialization of financial services and risk management within an Islamic framework.

Furthermore, a group of journals exhibits moderate yet notable output. The integration of technological and prospective perspectives in the study of customer experience is highlighted in each of the following journals: *Banks and Bank Systems*, *Journal of Retailing and Consumer Services*, and *Technological Forecasting and Social Change*. Finally, *Humanities and Social Sciences Communications* and the *International Review of Management and Marketing* each have nine publications in this field. This highlights the presence of interdisciplinary journals aiming to cover this emerging topic.

Indeed, the results reveal that the topic of Islamic FinTech and customer experience is primarily addressed in specialized journals. Nevertheless, it is noteworthy that other interdisciplinary journals tend to publish research in this field.

A thorough analysis of the most pertinent journals in this domain requires more than merely considering those with the greatest

number of publications. Consequently, the scientific impact of journals is a pivotal metric for assessing their genuine influence in shaping and disseminating knowledge within a research domain. In essence, the analysis of journals based on citation metrics is imperative for identifying those that exert the most significant influence within the domain. In order to achieve this objective, Figure 5 presents the journals that have been evaluated according to their citations. These rankings are the result of a bibliometric analysis, a research method that uses quantitative analysis of scientific publications to assess the relative merits of academic fields or researchers.

The figure above shows the most frequently cited journals in Islamic FinTech and customer experience. We identify these journals based on their local H-index. The results show that the International Journal of Bank Marketing is in first place with an H-index of 20. This means that a lot of other scientific articles cite it, and it is well-known in the scientific community. The most common view shows how it is very important in setting the basic structure for research in banking, marketing, and customer experience in new financial situations.

The Journal of Islamic Marketing is a well-known publication in its field. It was ranked second in the Journal Citation Reports. This placement is also supported by its H-index of 14, which is a measure of productivity and impact in its field. This suggests that the articles published in this journal are frequently cited in other relevant literature and contribute to the advancement of the field. A review of relevant literature shows that both the Cogent Business and Management and the Journal of Risk and Financial Management have an H-index of 11. This suggests that they have a notable influence on the way managers talk about Islamic FinTech.

In addition, an analysis of the Journal of Financial Services Marketing shows an H-index of 9. This indicates that studies on the risk, performance, and marketing aspects of Islamic financial services have been consistently recognized by the scientific community. In addition, both Technological Forecasting and Social Change and Technology in Society have an H-index of 7. This indicates that the analysis of customer experience is increasingly integrating technological and societal perspectives.

Finally, Digital Policy, Regulation and Governance, the Journal of Retailing and Consumer Services, and Uncertain Supply Chain Management each exhibit a moderate impact with an H-index of 6.

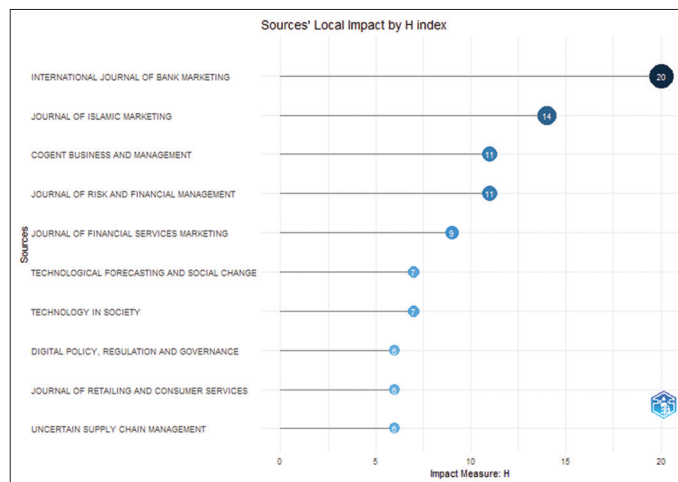
In conclusion, the analysis of relevant journals shows that those with the greatest impact in the field are specialized in marketing and finance rather than interdisciplinary journals.

3.4. Publications by Country

Examining the geographic distribution of publications in Islamic FinTech and customer experience is an essential component of this bibliometric study. Indeed, it provides insights into national and international publication partnerships, as shown in Figure 6.

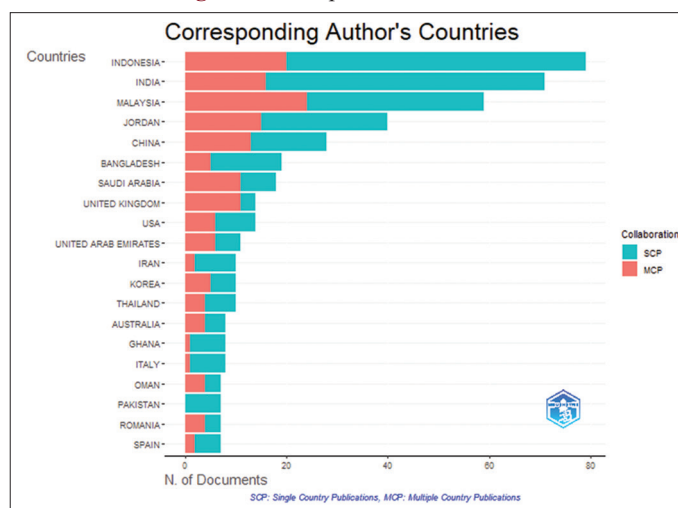
The analysis of publications by country highlights the predominance of Indonesia, where the majority of research on the topic has

Figure 5: Most cited journals



Source: Bibliometrix

Figure 6: Most productive countries



Source: Bibliometrix

been conducted, totaling nearly 80 publications. Moreover, it is noteworthy that national partnerships are more significant than international collaborations.

India has the second-highest number of publications, with approximately 70 documents, followed by Malaysia with nearly 60 publications. These three countries, in particular, have been responsible for a significant proportion of the global scientific output on this subject.

In addition, Jordan has approximately 40 publications, while China and Bangladesh have around 30 and 20 documents, respectively. Saudi Arabia exhibits a comparable output, with a slightly higher number of publications, at approximately 20. In contrast, countries such as the United Kingdom, the United States, and the United Arab Emirates exhibit more moderate outputs, with a range of 10-15 documents each. Finally, a review of the publication records reveals that Iran, South Korea, Thailand, Australia, Ghana, Italy, Oman, Pakistan, Romania, and Spain have each published fewer than 10 publications.

Indeed, an analysis of publication distribution by country reveals a pronounced geographical concentration of research in Muslim-majority countries or those with well-established Islamic finance sectors. The preponderance of single-corresponding-author publications in countries such as Indonesia, India, and Malaysia suggests the presence of structured and autonomous national scientific communities. Furthermore, the significant presence of international collaborations, particularly in countries such as the United Kingdom, the United States, and Saudi Arabia, signifies the gradual opening of the field and its integration into global scientific networks.

4. CONCLUSION

As a reminder, this article aims to provide an overview of research trends on Islamic FinTech and customer experience. In particular, the study examines the temporal and geographic evolution of published articles, the most influential authors, and the most relevant journals.

Indeed, over the last 10 years, studies about Islamic FinTech and how it affects customers have significantly increased. In particular, publications in this field have experienced a significant increase, especially since 2023. Moreover, this bibliometric analysis shows that only a few authors from South and Southeast Asia have exerted a notable influence in the field in terms of publication volume.

Nevertheless, it is considered useful to highlight some limitations of this research. On one hand, the use of only the Scopus database and English publications might leave out other significant sources addressing this topic. On the other hand, bibliometric analysis, as a research method, does not allow for an in-depth examination of the content of the collected articles to determine the actual influence of Islamic FinTech on customer experience.

To this end, future research should utilize multiple databases to ensure comprehensive coverage of studies in this field. Similarly, analyzing publications in other languages could enrich the findings presented in this article. Furthermore, employing alternative analysis methods could complement this work, with a particular focus on content analysis of publications addressing this topic.

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